

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
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Number of BHCs in Peer Group	88	92	91	95	88
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.33	3.25	3.29	3.41	3.52
+ Non-interest Income	1.08	1.20	1.05	1.17	1.18
- Overhead Expense	2.98	3.03	2.96	2.91	2.82
- Provision for Losses	1.00	1.49	0.93	0.29	0.14
+ Securities Gains (Losses)	0.05	0.03	-0.18	0.00	-0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.58	0.06	0.13	1.35	1.71
Net Operating Income	0.29	-0.18	-0.03	0.87	1.12
Net Income	0.29	-0.18	-0.03	0.87	1.11
Net Income (Sub S Adjusted)	1.02	1.05	1.14	1.12	1.17

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.87	5.25	6.07	7.09	6.84
Interest Expense	1.12	1.66	2.44	3.34	2.98
Net Interest Income (TE)	3.69	3.57	3.59	3.73	3.85

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.45	1.61	0.79	0.27	0.16
Earnings Coverage of Net Losses (X)	3.62	3.08	4.65	16.06	29.69
Ln&Ls Allowance/Total Loans & Leases	2.22	2.26	1.73	1.29	1.23
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.78	4.73	2.53	0.96	0.49
30-89 Days Past Due Loans and Leases	1.09	1.27	1.33	0.98	0.70

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	18.90	25.49	34.43	30.48	29.40
Net ST Noncore Funding Dependence	10.66	16.97	24.20	22.16	20.48
Net Loans and Leases/Total Assets	61.74	64.29	67.87	68.48	67.53

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.38	8.77	8.70	8.50	8.76
Equity Capital/Total Assets	10.32	9.47	9.27	9.19	9.40
Equity Capital+Minority Int/Total Assets	10.39	9.56	9.38	9.42	9.55
Net Loans&Ls/Equity Capital (X)	6.37	7.35	7.74	7.66	7.48
Cash Dividends/Net Income	36.03	56.08	53.13	38.95	28.15
Cash Dividends/Net Income (Sub S Adjusted)	37.83	43.30	39.02	13.21	-48.02
Retained Earnings/Avg Equity Cap	-0.76	-5.09	-5.27	5.31	8.43

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.08	0.43	0.59	1.30	0.85
Long-Term Debt/Equity Capital	2.43	1.87	2.14	2.26	2.31
Equity Investment in Subs/Equity Cap	107.25	110.62	110.49	113.92	113.00
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.03	99.10	115.87	149.55	154.29

PERCENT OF AVERAGE ASSETS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	4.40	4.80	5.57	6.48	6.25
Less: Interest Expense	1.01	1.52	2.23	3.07	2.73
Equals: Net Interest Income (TE)	3.33	3.25	3.29	3.41	3.52
Plus: Non-Interest Income	1.08	1.20	1.05	1.17	1.18
Equals: Adj Operating Income (TE)	4.44	4.48	4.36	4.62	4.72
Less: Overhead Expense	2.98	3.03	2.96	2.91	2.82
Less: Provision for Loan and Lease Losses	1.00	1.49	0.93	0.29	0.14
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.03	-0.13	0.00	-0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.58	0.06	0.13	1.35	1.71
Less: Applicable Income Taxes (TE)	0.30	0.20	0.18	0.49	0.60
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.29	-0.18	-0.03	0.87	1.12
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.29	-0.18	-0.03	0.87	1.11
Memo: Net Income (Last Four Qtrs)	0.33	-0.19	-0.04	0.88	1.11
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.69	91.63	91.58	91.68	91.64
Avg Int-Bearing Funds / Avg Assets	75.63	77.53	79.14	78.59	77.68
Int Income (TE) / Avg Earning Assets	4.87	5.25	6.07	7.09	6.84
Int Expense / Avg Earning Assets	1.12	1.66	2.44	3.34	2.98
Net Int Inc (TE) / Avg Earn Assets	3.69	3.57	3.59	3.73	3.85
YIELD OR COST:					
Total Loans and Leases (TE)	5.54	5.66	6.40	7.63	7.49
Interest-Bearing Bank Balances	0.34	0.44	2.55	5.36	4.46
Fed Funds Sold & Reverse Repos	0.90	0.26	2.02	5.03	4.94
Trading Assets	1.60	1.87	3.32	8.53	3.33
Total Earning Assets	4.77	5.12	5.96	6.97	6.73
Investment Securities (TE)	3.68	4.48	5.06	5.17	4.81
U. S. Treasury & Agency Sec (excl MBS)	2.28	2.83	4.86	4.84	4.23
Mortgage-Backed Securities	3.73	4.49	4.72	4.83	4.61
All Other Securities	5.82	6.83	6.38	7.13	6.59
Interest-Bearing Deposits	1.08	1.72	2.65	3.63	3.18
Time Deposits of \$100K or More	1.69	2.55	3.73	4.71	4.30
Time Deposits < \$100K	1.85	2.73	3.69	4.69	4.04
Other Domestic Deposits	0.55	0.81	1.44	2.54	2.18
Foreign Deposits	0.55	0.60	1.88	4.63	4.62
Fed Funds Purchased and Repos	1.00	1.24	2.35	4.42	4.28
Other Borrowed Funds & Trading Liab	2.67	2.87	3.33	4.68	4.52
All Interest-Bearing Funds	1.34	1.96	2.82	3.91	3.53

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	69	68	67	66	62
Avg Assets per Employee (\$000)	5,113	5,174	5,016	4,598	4,275
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.55	2.45	3.19	2.99	2.87
Overhead Exp / NII + Non-Int Income	68.23	71.20	69.53	64.70	61.41
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.98	3.03	2.96	2.91	2.82
Personnel Expense	1.41	1.39	1.44	1.55	1.54
Net Occupancy Expense	0.37	0.39	0.40	0.40	0.39
Other Operating Expenses	1.15	1.20	1.07	0.93	0.88
Overhead Less Non-Interest Income	1.77	1.78	1.83	1.69	1.62
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.79	69.53	68.12	63.12	60.13
Personnel Expense	32.40	32.15	32.89	33.82	32.79
Net Occupancy Expense	8.45	8.93	9.03	8.83	8.29
Other Operating Expenses	25.80	27.27	25.21	20.00	18.64
Total Non-Interest Income	23.61	25.70	23.25	24.92	24.71
Fiduciary Activities Income	1.89	1.61	1.81	2.11	1.92
Serv Charges on Deposit Accts - Domestic	6.70	7.59	7.96	7.85	7.52
Trading Revenue	0.14	0.23	0.02	0.13	0.12
Investment Banking Fees & Commissions	1.18	1.28	1.36	1.59	1.46
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.01
Net Servicing Fees	0.27	0.28	0.10	0.30	0.36
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.79	0.82	0.79	0.86	1.05
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.59	0.63	0.72	1.36	1.23
Other Non-Interest Income	10.45	9.53	8.03	7.99	7.72
Overhead Less Non-Interest Income	42.20	44.03	44.73	37.64	35.01
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.42	21.67	17.97	27.88	29.51
Appl Inc Tax+TE/Pretax NOI+TE	30.95	32.78	31.15	35.39	35.01

PERCENT OF TOTAL ASSETS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	46.30	48.30	49.75	49.55	48.29
Commercial and Industrial Loans	9.65	10.01	11.73	11.82	11.70
Loans to Individuals	2.93	3.22	3.33	3.70	4.10
Loans to Depository Institutions	0.02	0.02	0.02	0.01	0.02
Agricultural Loans	0.52	0.55	0.51	0.51	0.49
Other Loans and Leases	1.74	1.66	1.74	1.79	1.82
Net Loans and Leases	61.74	64.29	67.87	68.48	67.53
Debt Securities Over 1 Year	18.30	16.44	15.46	14.71	16.33
Mutual Funds and Equity Securities	0.06	0.08	0.10	0.20	0.18
Subtotal	81.05	82.00	84.79	84.58	85.02
Interest-Bearing Bank Balances	4.73	3.97	1.02	0.18	0.19
Federal Funds Sold & Reverse Repos	0.10	0.20	0.21	0.67	0.91
Debt Securities 1 Year or Less	2.27	2.26	2.27	2.89	2.83
Trading Assets	0.07	0.06	0.07	0.14	0.03
Total Earning Assets	89.53	89.62	89.39	89.86	89.86
Non-Int Cash and Due From Dep Inst	1.38	1.74	2.24	2.39	2.48
Other Real Estate Owned	0.81	0.55	0.24	0.10	0.05
All Other Assets	8.82	8.43	7.93	7.63	7.52

## MEMORANDA:

Short-Term Investments	7.80	6.92	4.04	4.30	4.34
U.S. Treasury Securities	0.38	0.21	0.13	0.15	0.19
U.S. Agency Securities (excl MBS)	3.03	2.91	2.67	4.27	4.87
Municipal Securities	2.62	2.66	2.74	2.83	2.61
Mortgage-Backed Securities	11.94	10.92	10.83	9.13	9.73
Asset-Backed Securities	0.04	0.06	0.01	0.04	0.07
Other Debt Securities	0.50	0.40	0.46	0.57	0.69
RE Loans Secured by 1-4 Family	16.17	15.48	15.58	15.57	15.86
Revolving	3.13	3.00	3.12	2.91	2.81
Closed-End, Sec by First Liens	11.65	10.92	10.41	10.55	10.93
Closed-End, Sec by Junior Liens	1.02	1.11	1.32	1.55	1.53
Commercial Real Estate Loans	27.95	30.39	31.28	31.23	29.67
Construction and Land Dev	5.61	7.35	9.58	10.60	9.42
Multifamily	2.09	1.99	1.79	1.59	1.56
Nonfarm Nonresidential	19.66	20.14	18.34	17.51	17.33
RE Loans Secured by Farmland	0.79	0.71	0.69	0.70	0.71
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.29	73.99	72.99	72.27	70.83
RE Loans Secured by 1-4 Family	25.89	24.16	23.28	23.32	23.46
Revolving	4.86	4.49	4.44	4.16	4.07
Closed-End	20.69	19.23	18.32	18.72	19.08
Commercial Real Estate Loans	44.83	46.10	45.08	44.51	42.85
Construction and Land Dev	8.96	11.03	13.63	14.78	13.51
Multifamily	3.29	2.99	2.65	2.36	2.26
Nonfarm Nonresidential	31.67	30.57	26.70	25.15	25.23
RE Loans Secured by Farmland	1.31	1.10	1.03	1.03	1.06
Loans to Depository Institutions	0.02	0.03	0.03	0.02	0.04
Commercial and Industrial Loans	15.27	15.24	16.91	17.13	17.62
Loans to Individuals	4.76	5.22	4.97	5.59	6.20
Credit Card Loans	0.14	0.15	0.13	0.16	0.16
Agricultural Loans	0.86	0.85	0.73	0.74	0.70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.82	2.67	2.58	2.66	2.76

PERCENT OF TOTAL ASSETS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	7.80	6.92	4.04	4.30	4.34
Liquid Assets	24.36	22.33	18.67	18.22	19.04
Investment Securities	21.07	19.17	18.76	18.65	19.86
Net Loans and Leases	61.74	64.29	67.87	68.48	67.53
Net Lns, Ls & Stdby Ltrs of Credit	62.69	65.32	69.07	69.94	69.09
Core Deposits	62.64	59.28	53.72	56.41	56.78
Noncore Funding	23.87	28.34	33.56	30.66	29.67
Time Deposits of \$100K or More	12.06	14.05	13.12	13.66	15.14
Foreign Deposits	0.12	0.13	0.28	0.23	0.13
Fed Funds Purchased and Repos	4.12	3.64	4.97	5.27	5.01
Net Fed Funds Purchased (Sold)	3.78	3.58	4.50	4.77	3.85
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.50	2.49	3.72	3.45	2.83
Earning Assets Repr in 1 Year	37.44	36.94	40.44	43.01	40.25
Int-Bearing Liab Repr in 1 Year	26.35	30.77	31.70	32.71	30.32
Long-Term Debt Repr in 1 Year	0.33	0.43	0.81	0.56	0.44
Net Assets Repriceable in 1 Year	10.14	5.72	7.25	9.78	8.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.90	25.49	34.43	30.48	29.40
Net ST Noncore Funding Dependence	10.66	16.97	24.20	22.16	20.48
Short-Term Inv/ST Noncore Funding	51.47	35.17	18.81	20.83	23.34
Liq Asts-ST Noncore Fndg/Nonliq Asts	9.63	2.47	-7.43	-6.25	-3.96
Net Loans and Leases/Total Deposits	80.01	83.58	93.33	94.37	91.66
Net Loans and Leases/Core Deposits	101.21	111.85	132.58	129.21	125.50
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.33	0.46	-0.19	0.04	-0.21
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.52	1.62	-0.34	0.22	-1.41
Struct Notes Appr(Depr)/T1 Cap	-0.17	-0.08	-0.24	0.00	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.86	9.13	10.13	12.75	11.31
Available-For-Sale Securities	91.14	90.87	89.87	87.25	88.69
U. S. Treasury Securities	1.90	1.15	0.94	1.00	1.16
U. S. Agency Securities (excl MBS)	15.80	16.46	15.65	25.50	25.93
Municipal Securities	13.08	13.92	15.75	16.23	13.61
Mortgage-Backed Securities	57.34	58.30	57.58	48.73	49.26
Asset-Backed Securities	0.18	0.34	0.04	0.25	0.45
Other Debt Securities	2.08	2.00	2.44	3.34	3.26
Mutual Funds and Equity Securities	0.37	0.52	0.72	1.08	0.99
Debt Securities 1 Year or Less	11.37	11.91	13.98	17.11	14.40
Debt Securities 1 To 5 Years	23.37	26.69	22.77	24.35	30.00
Debt Securities Over 5 Years	62.16	58.19	59.13	54.38	51.76
Pledged Securities	59.21	64.92	71.31	67.39	64.83
Structured Notes, Fair Value	1.88	1.05	0.34	0.43	0.72

## ANALYSIS RATIOS

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	1.00	1.49	0.93	0.29	0.14
Provision for Ln&Ls Losses/Avg Lns&Ls	1.52	2.15	1.29	0.42	0.21
Provision for Ln&Ls Losses/Net Losses	116.21	149.88	186.85	181.60	162.11
Ln&Ls Allowance/Total Loans & Leases	2.22	2.26	1.73	1.29	1.23
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.26	2.08	4.02	9.07	14.46
ALL/Nonaccrual Assets	86.20	76.39	118.21	244.18	402.52
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.72	72.00	108.00	203.04	336.46
Gross Ln&Ls Losses/Avg Loans & Leases	1.60	1.73	0.87	0.35	0.25
Recoveries/Avg Loans and Leases	0.14	0.09	0.07	0.07	0.09
Net Losses/Avg Loans and Leases	1.45	1.61	0.79	0.27	0.16
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.49	16.90	28.33	35.40	41.29
Earnings Coverage of Net Losses (X)	3.62	3.08	4.65	16.06	29.69

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.55	1.53	0.70	0.12	0.03
RE Loans Secured By 1-4 Family	0.96	0.81	0.36	0.10	0.04
Revolving	0.84	0.69	0.33	0.12	0.06
Closed-End	0.83	0.79	0.36	0.09	0.03
Commercial Real Estate Loans	1.82	1.92	0.84	0.13	0.03
Construction and Land Dev	5.32	5.89	2.31	0.23	0.02
Multifamily	1.19	0.75	0.29	0.05	0.04
Nonfarm Nonresidential	0.82	0.51	0.17	0.05	0.02
RE Loans Secured by Farmland	0.37	0.32	0.04	0.00	0.01
Commercial and Industrial Loans	1.46	2.18	0.76	0.39	0.31
Loans to Depository Institutions	-0.03	0.00	0.00	0.00	0.00
Loans to Individuals	1.97	2.25	1.67	1.01	0.69
Credit Card Loans	4.32	4.51	3.33	1.83	1.08
Agricultural Loans	0.17	0.10	0.04	0.03	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.98	0.95	0.85	0.63	0.65

## PERCENT OF LOANS AND LEASES

12/31/2010

12/31/2009

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.09

1.27

1.33

0.98

0.70

90+ Days PD Loans and Leases

0.34

0.14

0.12

0.07

0.07

Nonaccrual Loans and Leases

3.46

3.94

2.23

0.86

0.43

90+ Days PD and Nonaccrual Loans and Leases

3.99

4.20

2.41

0.97

0.51

30-89 Days PD Restructured

0.02

0.01

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.49

0.27

0.05

0.00

0.00

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.09

1.27

1.34

0.98

0.70

90+ Days Past Due Assets

0.34

0.14

0.12

0.07

0.07

Nonaccrual Assets

3.48

3.98

2.25

0.86

0.43

30+ Days PD &amp; Nonaccrual Assets

5.20

5.54

3.81

1.97

1.22

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.51

2.80

1.70

0.69

0.36

90+ PD &amp; Nonaccrual Assets + OREO

3.38

3.37

1.98

0.80

0.43

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.56

3.64

1.87

0.69

0.36

Allowance for Loan &amp; Lease Losses

251.47

226.17

147.64

76.05

44.27

Equity Cap + ALLL

30.60

35.04

20.12

7.18

3.59

Tier 1 Cap + ALLL

33.26

38.45

20.95

8.04

3.88

Loans &amp; Leases + RE Acquired

5.58

5.38

2.62

0.98

0.52

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.14	1.28	1.43	0.99	0.68
- 90+ Days Past Due	0.37	0.16	0.13	0.08	0.06
- Nonaccrual	4.07	4.68	2.73	0.97	0.43
Coml & Indl - 30-89 Days PD	0.76	0.98	0.98	0.82	0.63
- 90+ Days Past Due	0.17	0.08	0.07	0.06	0.06
- Nonaccrual	2.05	2.48	1.38	0.68	0.63
Individuals - 30-89 Days PD	1.65	1.75	1.84	1.44	1.11
- 90+ Days Past Due	0.19	0.17	0.14	0.09	0.08
- Nonaccrual	0.47	0.65	0.33	0.21	0.14
Dep Inst Lns - 30-89 Days PD	0.00	0.17	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.20	0.25	0.21	0.23	0.32
- 90+ Days Past Due	0.02	0.00	0.00	0.01	0.00
- Nonaccrual	0.46	0.35	0.16	0.20	0.12
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.62	0.69	0.58	0.47	0.36
- 90+ Days Past Due	0.07	0.01	0.03	0.02	0.04
- Nonaccrual	1.46	0.61	0.36	0.09	0.10
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.44	1.55	1.37	1.00	0.76
- 90+ Days Past Due	0.35	0.19	0.16	0.11	0.08
- Nonaccrual	2.57	2.67	1.39	0.72	0.36
Revolving - 30-89 Days PD	0.74	0.65	0.61	0.62	0.44
- 90+ Days Past Due	0.11	0.05	0.06	0.04	0.05
- Nonaccrual	1.13	1.08	0.62	0.32	0.18
Closed-End - 30-89 Days PD	1.61	1.72	1.56	1.11	0.83
- 90+ Days Past Due	0.39	0.23	0.19	0.13	0.08
- Nonaccrual	2.90	3.13	1.60	0.77	0.40
- Jr Lien 30-89 Days PD	0.11	0.13	0.13	0.11	0.08
- Jr Lien 90+ Days PD	0.02	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.21	0.23	0.12	0.09	0.06
Commercial RE - 30-89 Days PD	0.98	1.14	1.40	0.93	0.58
- 90+ Days Past Due	0.28	0.11	0.10	0.05	0.04
- Nonaccrual	4.73	5.91	3.38	1.12	0.44
Const & Dev - 30-89 Days PD	1.23	1.34	2.19	1.42	0.72
- 90+ Days Past Due	0.68	0.19	0.17	0.07	0.04
- Nonaccrual	12.16	14.18	7.96	1.67	0.39
Multi family - 30-89 Days PD	0.72	1.12	0.59	0.59	0.37
- 90+ Days Past Due	0.24	0.04	0.04	0.01	0.01
- Nonaccrual	3.23	2.99	1.67	0.70	0.25
Nonfarm Nres- 30-89 Days PD	0.80	0.89	0.83	0.57	0.51
- 90+ Days Past Due	0.13	0.06	0.05	0.03	0.03
- Nonaccrual	2.56	2.79	1.31	0.61	0.41
Farmland - 30-89 Days PD	0.63	0.63	0.65	0.37	0.32
- 90+ Days Past Due	0.19	0.07	0.01	0.00	0.01
- Nonaccrual	2.20	4.20	1.05	0.31	0.36
Credit Card - 30-89 Days PD	1.12	1.68	1.87	1.48	1.23
- 90+ Days Past Due	0.38	0.45	0.47	0.47	0.46
- Nonaccrual	0.15	0.30	0.30	0.32	0.07



CAPITAL RATIOS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	9.38	8.77	8.70	8.50	8.76
Tier 1 RBC Ratio	13.90	12.38	11.15	10.73	11.16
Total Risk-Based Capital Ratio	15.54	14.13	12.94	12.38	12.74
Tangible Tier 1 Leverage Ratio	9.27	8.67	8.66	8.40	8.66
Tangible Common Eq Cap/Tan Assets	7.80	6.69	6.20	6.71	6.91
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.82	12.62	15.25	18.68	19.23
Standby Letters of Credit	0.85	0.87	1.04	1.22	1.29
Commercial & Similar Letters of Credit	0.03	0.03	0.06	0.07	0.09
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	4.82	3.41	4.12	3.54	4.32
Interest Rate Contracts	4.13	2.82	3.29	2.92	3.05
Interest Rate Futures & Forward Contr	0.41	0.25	0.34	0.22	0.23
Written Options Contr (Int Rate)	0.36	0.28	0.42	0.17	0.17
Purchased Options Contr (Int Rate)	0.08	0.06	0.09	0.35	0.28
Interest Rate Swaps	2.77	1.81	1.84	1.73	1.51
Foreign Exchange Contracts	0.06	0.01	0.02	0.04	0.04
Futures & Forward Foreign Exch Contr	0.00	0.00	0.02	0.03	0.03
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.01	0.01	0.04	0.04	0.03
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.01	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.01	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	20.07	19.03	23.30	28.43	30.01

PERCENT OF NOTIONAL AMOUNT	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	97.68	97.43	93.83	92.27	93.74
Foreign Exchange Contracts	1.18	0.97	1.13	2.28	3.18
Equity, Comm, & Other Contracts	0.38	0.58	1.85	2.47	1.03
Futures and Forwards	22.02	21.17	16.81	19.08	21.09
Written Options	19.18	20.36	23.25	17.81	15.51
Exchange-Traded	0.00	0.00	0.01	0.03	0.00
Over-The-Counter	18.87	20.00	23.53	16.61	14.96
Purchased Options	2.00	2.20	3.68	8.94	6.08
Exchange-Traded	0.00	0.00	0.00	0.00	0.02
Over-The-Counter	1.76	1.98	3.48	8.65	5.54
Swaps	48.03	46.54	44.71	44.53	44.41
Held for Trading	23.81	26.56	25.44	18.14	16.66
Interest Rate Contracts	21.26	23.56	22.50	14.71	12.22
Foreign Exchange Contracts	0.16	0.04	0.04	0.14	1.47
Equity, Comm, & Other Contracts	0.01	0.00	0.01	0.04	0.00
Non-Traded	76.19	73.44	74.56	81.86	83.34
Interest Rate Contracts	73.28	70.48	67.94	69.43	71.72
Foreign Exchange Contracts	0.14	0.02	0.08	0.42	0.34
Equity, Comm, & Other Contracts	0.13	0.23	1.64	1.62	0.73
Deriv Contr (Excl Fut & FX LE 14 Days)	73.89	72.91	65.18	77.94	76.20
One Year or Less	25.53	26.77	19.85	23.74	19.68
Over 1 Year to 5 Years	19.11	18.41	20.47	28.68	24.67
Over 5 Years	15.99	12.36	13.92	12.55	13.30
Gross Negative Fair Value (Abs Val)	1.90	1.65	2.58	1.01	0.48
Gross Positive Fair Value	1.50	1.12	2.39	1.52	0.67
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.00
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.00
Held for Trading (X)	0.00	0.00	0.01	0.00	0.00
Non-Traded (X)	0.01	0.00	0.01	0.00	0.00
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.10	0.06	0.12	0.05	0.03

INSURANCE ACTIVITIES	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	30.81	25.53	31.60	35.53	35.51
Ins Under Assets(L/H)/Tot Ins Und Ast	69.19	74.47	68.40	64.47	64.49
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.79	0.82	0.79	0.86	1.05
Premium Inc/Ins Activities Revenue	0.52	0.97	3.17	3.43	2.85
Credit Rel Prem Inc/Tot Prem Inc	61.48	69.00	64.94	57.86	72.22
Other Prem Inc/Total Prem Inc	38.52	31.00	35.06	42.14	27.78
Ins Under Net Income/Consol Net Income	0.01	0.02	0.04	0.05	0.07
Ins Net Inc (P/C)/Equity (P/C)	11.48	12.90	24.05	13.96	10.64
Ins Net Inc (L/H)/Equity (L/H)	4.20	3.96	2.08	6.26	6.54
Insur Ben, Losses, Exp/Insur Premiums	103.35	119.45	66.13	465.93	304.30
Reinsurance Recov(P/C)/Tot Assets(P/C)	5.18	7.54	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	7.34	5.91	4.40	4.37	4.38
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.08	9.26	10.19	10.98	10.31
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.17	0.19	0.32	0.58	0.52
Cost: Interest-Bearing Deposits	0.55	0.60	1.88	4.63	4.62
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.49	1.47	0.27	1.73	1.62
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	17.83	55.31	-2.55	-17.84	-1.36
Total Selected Assets	38.26	-10.48	-23.26	-9.39	-3.15
Deposits	-25.12	-7.91	247.27	10.61	14.04

PROFITABILITY:	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	1.59	-2.51	-1.83	9.45	12.23
Bank Net Inc/Avg Eq Inv in Banks	2.85	-1.77	-0.01	9.80	12.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.50	3.30	4.37	5.89	6.06
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.53	-1.24	-5.12	8.67	9.56
Bank Net Income/Parent Net Income	97.10	99.48	110.25	107.86	94.89
Nonbank Net Income/Parent Net Income	1.89	2.18	2.07	1.73	1.92
Sub BHCs Net Inc/Parent Net Income	147.34	90.56	89.48	85.56	87.17
LEVERAGE:					
Total Liabilities/Equity	17.65	20.50	23.91	25.88	24.70
Total Debt/Equity Capital	2.71	2.83	3.29	4.31	3.79
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.35	16.61	18.32	20.64	20.45
Tot Debt+Lns Guaranteed for Affl/Equity	2.89	2.81	3.55	4.31	3.79
Total Debt/Eq Cap - Exc Over Fair Value	2.72	2.83	3.33	4.56	3.91
Long-Term Debt/Equity Capital	2.43	1.87	2.14	2.26	2.31
Short-Term Debt/Equity Capital	0.08	0.43	0.59	1.30	0.85
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.06	0.05	0.08	0.13	0.14
Long-Term Debt/Consolidated LT Debt	4.21	2.19	2.95	4.22	4.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.25	110.62	110.49	113.92	113.00
Total Investment in Subs/Equity	108.46	112.71	112.61	115.71	115.01
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.30	97.22	98.03	98.88	97.67
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.39	98.91	99.87	100.25	99.19
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.35	0.77	0.81	1.44	1.09
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.31	4.54	5.11	4.25	2.63
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	76.08	79.83	115.59	152.01	149.23
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	98.03	99.10	115.87	149.55	154.29
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	131.77	95.45	156.91	95.02	106.17
Pretax Oper Inc + Int Exp/Int Expense	4326.40	3723.18	7791.17	28090.6	7901.37
Div + Int From Subs/Int Exp + Div	81.25	90.64	159.28	232.42	235.87
Fees+Other Inc From Subs/Sal + Oth Exp	12.18	11.41	9.80	10.02	10.96
Net Inc/Curr Port of LT Debt+Pfd Div(X)	15.21	15.31	159.81	8497.79	8204.11
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.86	0.61	1.27	0.23	0.82
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	7.15	13.58	13.33	7.18	9.37
Total	7.15	13.58	13.33	7.18	9.37
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.55	0.59	0.72	0.92	1.03
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	115.15	160.21	79.50	58.62	66.86
Dividends Paid/Net Income	36.02	56.08	52.25	38.95	28.15
Net Income - Dividends/Avg Equity	-0.76	-5.10	-5.24	5.31	8.43

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	71.68	84.33	154.99	184.35	174.90
Dividends From Nonbank Subs	2.84	2.73	2.95	4.05	2.87
Dividends From Subsidiary BHCs	3.15	3.91	3.17	4.95	2.78
Dividends From All Subsidiaries	90.52	97.18	178.37	215.38	217.42

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	31.39	54.41	70.15	73.30	54.56
Interest Income From Bank Subs	0.27	1.20	1.19	1.11	0.96
Mgt & Service Fees From Bank Subs	4.15	2.38	2.37	2.22	3.79
Other Income From Bank Subs	0.01	0.04	0.04	0.02	0.02
Operating Income From Bank Subs	41.73	62.97	82.85	86.32	67.17

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	47.67	59.87	92.94	78.99	63.14
Interest Income From Nonbank Subs	1.97	1.53	2.65	4.27	11.74
Mgt & Serv Fees From Nonbank Subs	4.11	6.39	3.61	3.03	1.80
Other Income From Nonbank Subs	0.00	0.00	0.00	0.02	0.55
Operating Inc From Nonbank Subs	56.31	75.60	107.02	123.99	84.38

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	27.78	38.35	65.44	38.82	51.07
Interest Inc From Subsidiary BHCs	2.26	0.00	0.00	0.50	0.45
Mgt & Serv Fees From Sub BHCs	2.88	4.03	4.93	1.59	1.66
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	32.93	42.39	70.38	40.91	53.17

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	39.99	45.27	63.84	68.20	68.52
Interest Income From Bank Subs	3.54	3.13	1.82	1.38	1.34
Mgt & Serv Fees From Bank Subs	8.62	7.59	3.85	3.46	3.79
Other Income From Bank Subs	0.00	0.00	0.01	0.02	0.06
Operating Income From Bank Subs	61.30	66.40	77.95	85.55	88.00

Dividends From Nonbank Subs	2.19	2.19	1.50	1.61	1.29
Interest Income From Nonbank Subs	0.13	0.10	0.09	0.17	0.29
Mgt & Serv Fees From Nonbank Subs	0.07	0.09	0.05	0.05	0.04
Other Income From Nonbank Subs	0.00	0.00	0.00	0.02	0.01
Operating Inc From Nonbank Subs	4.82	3.39	2.21	2.86	2.23

Dividends From Subsidiary BHCs	0.19	1.27	1.19	2.04	1.27
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.04	1.55	1.40	2.36	1.40

Loans and Adv From Subs/ST Debt	1894.82	519.65	++++++	754.10	797.93
Loans and Adv From Subs/Total Debt	594.62	521.20	2265.58	487.80	892.50

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									88
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.33	1.68	2.35	2.97	3.33	3.75	4.10	4.43	88
+ Non-interest Income	1.08	-0.00	0.25	0.63	0.97	1.53	2.10	2.51	88
- Overhead Expense	2.97	1.47	1.90	2.55	2.89	3.28	3.90	5.89	88
- Provision for Losses	1.00	0.04	0.18	0.45	0.77	1.34	2.53	3.27	88
+ Securities Gains (Losses)	0.05	-0.11	-0.03	0.00	0.01	0.11	0.20	0.29	88
+ Other Tax Equiv Adjustments	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.01	88
= Pretax Net Oper Income (TE)	0.57	-5.26	-2.44	0.21	0.94	1.43	1.74	2.51	88
Net Operating Income	0.28	-4.92	-2.69	0.16	0.61	0.91	1.22	1.78	88
Net Income	0.28	-4.76	-2.72	0.16	0.61	0.91	1.22	1.79	88
Net Income (Sub S Adjusted)	1.02	0.53	0.53	0.53	0.84	1.21	1.30	1.34	3
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.86	2.60	3.75	4.57	4.91	5.28	5.62	5.88	88
Interest Expense	1.11	0.33	0.55	0.85	1.10	1.39	1.57	1.82	88
Net Interest Income (TE)	3.68	1.88	2.48	3.28	3.74	4.19	4.49	4.96	88
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.44	0.00	0.26	0.56	1.07	1.95	4.02	4.78	88
Earnings Coverage of Net Losses (X)	3.61	-0.88	0.07	1.09	2.44	4.50	12.01	18.37	87
Ln&Ls Allowance/Total Loans & Leases	2.21	0.56	1.19	1.50	1.97	2.79	4.02	4.40	88
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.78	0.67	1.49	2.23	3.74	6.81	10.22	14.66	88
30-89 Days Past Due Loans and Leases	1.09	0.22	0.33	0.58	0.86	1.32	2.35	2.91	88
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	18.89	-16.50	0.38	8.80	18.38	26.40	35.44	51.44	88
Net ST Noncore Funding Dependence	10.65	-20.08	-3.24	3.59	8.95	17.83	26.43	29.87	88
Net Loans and Leases/Total Assets	61.74	39.07	44.24	56.23	62.07	67.72	73.60	75.69	88
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.38	3.92	6.63	8.35	9.53	10.58	11.84	12.20	88
Equity Capital/Total Assets	10.32	3.06	5.37	8.65	10.50	11.89	13.81	15.81	88
Equity Capital+Minority Int/Total Assets	10.38	3.70	5.93	8.90	10.50	11.89	13.81	15.81	88
Net Loans&Ls/Equity Capital (X)	6.37	2.38	3.74	4.79	5.92	7.03	10.94	14.81	87
Cash Dividends/Net Income	36.02	0.00	0.00	9.73	41.80	57.03	75.53	90.16	70
Cash Dividends/Net Income (Sub S Adjusted)	37.83	10.01	10.01	10.01	24.97	45.83	56.46	60.00	3
Retained Earnings/Avg Equity Cap	-0.75	-58.18	-34.60	0.34	3.42	6.07	8.14	11.78	88
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.07	0.00	0.00	0.00	0.00	0.00	0.20	2.31	87
Long-Term Debt/Equity Capital	2.42	0.00	0.00	0.00	0.00	2.54	13.57	28.79	87
Equity Investment in Subs/Equity Cap	107.25	79.22	84.55	96.71	102.64	115.31	133.66	171.96	87
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.03	-4.13	10.66	45.51	94.51	123.43	205.14	298.69	87

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.40	2.36	3.42	4.14	4.44	4.80	5.05	5.34	88
Less: Interest Expense	1.01	0.29	0.47	0.78	1.00	1.24	1.47	1.72	88
Equals: Net Interest Income (TE)	3.33	1.68	2.35	2.97	3.33	3.75	4.10	4.43	88
Plus: Non-Interest Income	1.08	-0.00	0.25	0.63	0.97	1.53	2.10	2.51	88
Equals: Adj Operating Income (TE)	4.44	2.26	2.74	3.72	4.49	5.05	5.97	7.01	88
Less: Overhead Expense	2.97	1.47	1.90	2.55	2.89	3.28	3.90	5.89	88
Less: Provision for Loan and Lease Losses	1.00	0.04	0.18	0.45	0.77	1.34	2.53	3.27	88
Plus: Realized G/L on HTM Sec	-0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.00	88
Plus: Realized G/L on AFS Sec	0.05	-0.11	-0.00	0.00	0.01	0.11	0.25	0.30	88
Plus: Other Tax Equiv Adjustments	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.01	88
Equals: Pretax Net Oper Inc (TE)	0.57	-5.26	-2.44	0.21	0.94	1.43	1.74	2.51	88
Less: Applicable Income Taxes (TE)	0.30	-0.13	-0.02	0.09	0.31	0.43	0.60	0.89	88
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equals: Net Operating Income	0.28	-4.92	-2.69	0.16	0.61	0.91	1.22	1.78	88
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equals: Net Income	0.28	-4.76	-2.72	0.16	0.61	0.91	1.22	1.79	88
Memo: Net Income (Last Four Qtrs)	0.33	-4.81	-2.42	0.17	0.62	0.92	1.27	1.80	85
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	90.68	81.27	85.51	88.01	90.67	93.13	95.00	96.50	88
Avg Int-Bearing Funds / Avg Assets	75.62	63.37	66.20	72.86	75.50	78.89	83.81	85.81	88
Int Income (TE) / Avg Earning Assets	4.86	2.60	3.75	4.57	4.91	5.28	5.62	5.88	88
Int Expense / Avg Earning Assets	1.11	0.33	0.55	0.85	1.10	1.39	1.57	1.82	88
Net Int Inc (TE) / Avg Earn Assets	3.68	1.88	2.48	3.28	3.74	4.19	4.49	4.96	88
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.54	3.06	4.71	5.11	5.51	6.01	6.39	6.75	88
Interest-Bearing Bank Balances	0.34	0.01	0.09	0.22	0.27	0.42	0.78	1.15	88
Fed Funds Sold & Reverse Repos	0.89	0.00	0.00	0.13	0.24	0.40	3.79	9.55	53
Trading Assets	1.60	0.00	0.00	0.00	1.02	2.63	4.77	6.00	30
Total Earning Assets	4.76	2.59	3.71	4.50	4.82	5.13	5.47	5.78	88
Investment Securities (TE)	3.67	1.65	2.41	3.02	3.76	4.30	4.61	5.12	88
U. S. Treasury & Agency Sec (excl MBS)	2.28	0.42	0.76	1.36	2.12	3.05	3.92	6.63	84
Mortgage-Backed Securities	3.73	1.27	2.20	3.26	3.75	4.37	4.71	5.42	88
All Other Securities	5.82	2.21	2.94	4.48	5.86	6.51	7.98	13.38	86
Interest-Bearing Deposits	1.08	0.33	0.61	0.85	1.08	1.37	1.55	1.64	88
Time Deposits of \$100K or More	1.69	0.62	1.05	1.34	1.75	2.02	2.27	2.31	88
Time Deposits < \$100K	1.85	0.38	0.96	1.46	1.84	2.21	2.70	2.99	88
Other Domestic Deposits	0.54	0.12	0.25	0.37	0.52	0.68	0.89	1.11	88
Foreign Deposits	0.55	0.13	0.13	0.40	0.44	0.58	0.78	0.99	9
Fed Funds Purchased and Repos	1.00	0.01	0.14	0.26	0.57	1.68	2.90	3.42	85
Other Borrowed Funds & Trading Liab	2.66	0.15	0.56	1.71	2.85	3.58	4.22	4.58	87
All Interest-Bearing Funds	1.33	0.38	0.78	1.08	1.31	1.64	1.89	2.05	88

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	68.65	42.86	45.54	55.53	64.19	83.75	92.41	104.92	88
Avg Assets per Employee (\$000)	5112.79	3046.79	3310.30	3761.07	4397.12	6169.00	8503.10	10565.3	88

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.54	0.00	0.00	0.22	1.57	4.77	7.80	11.18	84
Overhead Exp / NII + Non-Int Income	68.23	46.36	54.38	59.57	64.42	72.91	86.29	146.52	88

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.97	1.47	1.90	2.55	2.89	3.28	3.90	5.89	88
Personnel Expense	1.41	0.69	0.91	1.17	1.40	1.65	1.81	2.15	88
Net Occupancy Expense	0.36	0.20	0.23	0.30	0.35	0.42	0.50	0.59	88
Other Operating Expenses	1.14	0.48	0.63	0.93	1.03	1.22	1.78	3.32	88
Overhead Less Non-Interest Income	1.76	0.50	0.76	1.37	1.68	2.09	2.64	4.19	88

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.78	44.76	51.31	58.35	62.54	71.39	85.43	145.51	88
Personnel Expense	32.39	20.88	23.45	28.69	31.88	35.57	40.74	42.93	88
Net Occupancy Expense	8.44	5.51	6.02	6.83	8.17	9.59	12.04	13.95	88
Other Operating Expenses	25.80	14.87	17.21	19.98	22.52	26.50	38.33	94.92	88
Total Non-Interest Income	23.61	-0.11	8.32	16.19	23.29	32.17	38.82	45.74	88
Fiduciary Activities Income	1.89	0.00	0.00	0.14	1.44	3.73	4.83	7.38	88
Serv Charges on Deposit Accts - Domestic	6.69	1.45	2.57	4.58	6.35	8.61	10.67	11.32	88
Trading Revenue	0.14	-0.04	0.00	0.00	0.00	0.00	0.61	2.71	88
Investment Banking Fees & Commissions	1.18	0.00	0.00	0.26	0.90	1.80	3.70	5.33	88
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Net Servicing Fees	0.26	-0.06	0.00	0.00	0.05	0.29	1.37	2.26	88
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Insurance Activities Revenue	0.78	0.00	0.00	0.00	0.12	0.98	3.80	5.67	88
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.58	-17.28	-8.13	-2.19	0.39	1.44	3.17	5.18	88
Other Non-Interest Income	10.45	3.22	4.91	5.85	8.47	14.73	24.21	28.14	88
Overhead Less Non-Interest Income	42.20	8.50	15.69	29.78	38.97	49.61	74.10	119.51	88

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.41	-1.88	0.68	15.51	25.53	30.87	35.23	36.44	69
Appl Inc Tax+TE/Pretax NOI+TE	30.95	0.00	5.25	29.09	34.58	36.63	38.62	39.36	69



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	46.30	20.53	26.91	38.10	46.84	54.63	60.91	63.77	88
Commercial and Industrial Loans	9.65	3.14	4.10	5.26	9.05	12.12	18.09	25.91	88
Loans to Individuals	2.92	0.16	0.35	0.68	1.63	4.51	9.16	11.46	88
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.23	88
Agricultural Loans	0.52	0.00	0.00	0.00	0.14	0.80	2.22	3.65	88
Other Loans and Leases	1.73	0.01	0.07	0.57	1.24	2.85	4.55	5.43	88
Net Loans and Leases	61.74	39.07	44.24	56.23	62.07	67.72	73.60	75.69	88
Debt Securities Over 1 Year	18.30	5.06	6.34	11.57	17.62	24.01	29.94	35.03	88
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.02	0.10	0.26	0.44	88
Subtotal	81.04	60.50	68.91	77.87	81.46	86.06	88.41	90.54	88
Interest-Bearing Bank Balances	4.72	0.02	0.13	0.52	3.26	7.30	12.22	19.57	88
Federal Funds Sold & Reverse Repos	0.10	0.00	0.00	0.00	0.00	0.01	0.74	1.26	88
Debt Securities 1 Year or Less	2.27	0.06	0.13	0.39	1.39	3.33	6.81	8.84	88
Trading Assets	0.06	0.00	0.00	0.00	0.00	0.01	0.37	0.82	88
Total Earning Assets	89.53	82.99	84.74	87.86	89.62	91.39	94.20	94.74	88
Non-Int Cash and Due From Dep Inst	1.37	0.56	0.75	1.02	1.28	1.65	2.01	3.42	88
Other Real Estate Owned	0.81	0.02	0.05	0.17	0.62	1.21	2.23	3.02	88
All Other Assets	8.81	4.04	4.49	6.88	8.80	10.70	13.21	14.84	88
<b>MEMORANDA:</b>									
Short-Term Investments	7.80	0.46	0.67	2.96	6.13	12.48	16.88	23.26	88
U.S. Treasury Securities	0.37	0.00	0.00	0.00	0.00	0.27	1.84	4.77	88
U.S. Agency Securities (excl MBS)	3.02	0.00	0.00	0.21	1.96	5.29	8.82	11.07	88
Municipal Securities	2.61	0.00	0.00	0.19	1.73	4.48	7.95	10.39	88
Mortgage-Backed Securities	11.94	0.24	1.56	5.55	11.79	16.74	25.04	26.86	88
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.02	0.17	0.52	88
Other Debt Securities	0.49	0.00	0.00	0.00	0.06	0.53	2.36	4.91	88
RE Loans Secured by 1-4 Family	16.17	4.29	5.88	11.22	15.52	20.99	25.82	34.65	88
Revolving	3.13	0.00	0.02	0.84	2.95	4.65	6.83	7.66	88
Closed-End, Sec by First Liens	11.64	2.56	3.55	7.48	11.05	14.16	21.45	26.40	88
Closed-End, Sec by Junior Liens	1.02	0.00	0.08	0.43	0.99	1.51	2.02	2.76	88
Commercial Real Estate Loans	27.94	11.18	13.50	20.67	28.40	35.02	40.72	45.36	88
Construction and Land Dev	5.61	0.91	1.41	3.22	5.29	7.28	10.63	13.10	88
Multifamily	2.08	0.10	0.56	0.87	1.63	2.93	4.69	6.69	88
Nonfarm Nonresidential	19.66	8.43	9.80	14.57	19.96	24.22	28.19	31.68	88
RE Loans Secured by Farmland	0.79	0.00	0.00	0.08	0.61	1.21	2.63	3.67	88
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	74.28	34.48	54.39	66.51	76.17	83.63	89.36	90.25	88
RE Loans Secured by 1-4 Family	25.89	6.44	10.73	17.35	25.36	31.71	42.92	55.40	88
Revolving	4.86	0.00	0.03	1.38	4.38	7.28	9.55	10.37	88
Closed-End	20.68	4.64	7.55	12.59	20.90	24.74	35.12	47.77	88
Commercial Real Estate Loans	44.83	20.53	23.72	33.63	45.23	54.32	63.13	65.03	88
Construction and Land Dev	8.95	1.76	2.67	5.13	7.76	12.70	17.04	20.56	88
Multifamily	3.28	0.22	0.82	1.42	2.56	4.54	6.77	10.87	88
Nonfarm Nonresidential	31.66	15.20	17.99	24.75	31.56	38.21	44.48	52.04	88
RE Loans Secured by Farmland	1.31	0.00	0.00	0.12	0.94	2.06	4.34	5.79	88
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.21	0.33	88
Commercial and Industrial Loans	15.26	5.56	6.78	9.24	14.73	18.56	29.63	43.29	88
Loans to Individuals	4.76	0.23	0.66	1.43	2.48	7.78	14.40	18.09	88
Credit Card Loans	0.14	0.00	0.00	0.00	0.00	0.22	0.65	1.28	88
Agricultural Loans	0.86	0.00	0.00	0.00	0.21	1.33	3.79	5.74	88
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Other Loans and Leases	2.82	0.03	0.11	0.85	2.19	4.66	7.22	8.88	88

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.80	0.46	0.67	2.96	6.13	12.48	16.88	23.26	88
Liquid Assets	24.35	8.95	12.28	18.26	23.53	31.42	37.45	44.52	88
Investment Securities	21.06	6.39	10.12	14.23	19.74	27.00	34.62	40.79	88
Net Loans and Leases	61.74	39.07	44.24	56.23	62.07	67.72	73.60	75.69	88
Net Lns, Ls & Stdby Ltrs of Credit	62.69	41.03	45.58	56.47	63.51	68.32	74.33	76.08	88
Core Deposits	62.64	35.67	42.52	57.30	64.51	69.36	72.35	76.30	88
Noncore Funding	23.86	10.59	12.16	15.74	22.08	30.40	39.97	49.82	88
Time Deposits of \$100K or More	12.06	4.93	6.36	8.11	11.78	14.92	19.24	20.21	88
Foreign Deposits	0.12	0.00	0.00	0.00	0.00	0.00	0.00	5.26	88
Fed Funds Purchased and Repos	4.12	0.00	0.04	1.32	3.24	6.82	8.57	10.93	88
Net Fed Funds Purchased (Sold)	3.78	-0.29	0.00	1.23	3.05	5.63	8.50	10.93	88
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Oth Borrowings W/Rem Mat 1 Yr or Less	1.49	0.00	0.00	0.06	0.58	2.61	5.25	10.71	88
Earning Assets Repr in 1 Year	37.43	12.74	16.17	24.61	37.19	47.27	53.37	61.67	88
Int-Bearing Liab Repr in 1 Year	26.35	10.17	11.12	15.32	21.65	35.26	53.08	58.58	88
Long-Term Debt Repr in 1 Year	0.33	0.00	0.00	0.00	0.00	0.46	1.93	2.50	88
Net Assets Repriceable in 1 Year	10.14	-13.31	-10.33	-0.42	10.33	20.68	28.91	33.79	88
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.89	-16.50	0.38	8.80	18.38	26.40	35.44	51.44	88
Net ST Noncore Funding Dependence	10.65	-20.08	-3.24	3.59	8.95	17.83	26.43	29.87	88
Short-Term Inv/ST Noncore Funding	51.46	2.03	6.53	20.83	39.59	68.92	123.19	187.57	88
Liq Asts-ST Noncore Fndg/Nonliq Asts	9.63	-13.75	-11.10	-1.20	8.57	20.74	31.94	39.62	88
Net Loans and Leases/Total Deposits	80.00	51.42	61.48	71.63	80.72	89.80	97.55	104.15	88
Net Loans and Leases/Core Deposits	101.20	60.89	72.87	87.67	97.08	113.90	143.13	159.29	88
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.32	-1.50	-0.70	-0.27	0.03	0.45	2.01	4.21	58
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.51	-6.34	-2.82	0.10	1.65	3.41	4.18	7.25	87
Struct Notes Appr(Depr)/T1 Cap	-0.17	-2.70	-1.06	-0.32	-0.01	0.02	0.15	0.18	42
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.86	0.00	0.00	0.00	1.85	18.80	34.90	45.52	88
Available-For-Sale Securities	91.13	47.83	64.90	79.95	97.01	100.00	100.00	100.00	88
U.S. Treasury Securities	1.89	0.00	0.00	0.00	0.00	1.49	9.96	23.81	88
U.S. Agency Securities (excl MBS)	15.79	0.00	0.00	1.57	13.15	25.50	45.12	60.05	88
Municipal Securities	13.08	0.00	0.00	1.34	11.61	24.50	33.43	35.78	88
Mortgage-Backed Securities	57.33	3.26	14.11	39.09	60.70	74.57	92.54	96.20	88
Asset-Backed Securities	0.18	0.00	0.00	0.00	0.00	0.16	0.98	2.35	88
Other Debt Securities	2.08	0.00	0.00	0.00	0.31	3.27	8.88	13.63	88
Mutual Funds and Equity Securities	0.37	0.00	0.00	0.00	0.13	0.56	1.62	3.47	88
Debt Securities 1 Year or Less	11.36	0.21	0.69	2.48	7.95	17.06	33.01	45.84	88
Debt Securities 1 To 5 Years	23.36	0.17	2.42	7.25	16.99	36.97	55.62	70.50	88
Debt Securities Over 5 Years	62.15	12.28	15.35	34.17	67.75	85.17	94.38	97.32	88
Pledged Securities	59.20	12.07	28.37	37.10	60.28	76.47	87.88	94.29	88
Structured Notes, Fair Value	1.88	0.00	0.00	0.00	0.00	3.23	8.38	15.55	88

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.00	0.04	0.18	0.45	0.77	1.34	2.53	3.27	88
Provision for Ln&Ls Losses/Avg Lns&Ls	1.52	0.07	0.33	0.75	1.25	2.06	3.78	4.79	88
Provision for Ln&Ls Losses/Net Losses	116.21	72.61	82.77	93.51	107.99	128.58	168.01	219.00	87
Ln&Ls Allowance/Total Loans & Leases	2.21	0.56	1.19	1.50	1.97	2.79	4.02	4.40	88
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.25	0.66	0.85	1.14	1.67	2.97	5.27	8.02	87
ALLL/Nonaccrual Assets	86.19	17.24	34.60	53.35	75.08	116.62	155.32	192.22	87
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.72	14.67	23.42	47.02	69.59	102.30	152.36	177.67	88
Gross Ln&Ls Losses/Avg Loans & Leases	1.59	0.01	0.39	0.65	1.17	2.05	4.17	5.31	88
Recoveries/Avg Loans and Leases	0.13	0.00	0.01	0.04	0.09	0.19	0.36	0.52	88
Net Losses/Avg Loans and Leases	1.44	0.00	0.26	0.56	1.07	1.95	4.02	4.78	88
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	88
Recoveries/Prior Year-End Losses	10.48	1.87	3.38	5.43	8.80	15.02	20.87	28.28	85
Earnings Coverage of Net Losses (X)	3.61	-0.88	0.07	1.09	2.44	4.50	12.01	18.37	87
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.54	0.00	0.14	0.41	1.05	1.99	4.89	5.86	88
RE Loans Secured By 1-4 Family	0.96	0.00	0.04	0.19	0.63	1.25	2.94	4.42	88
Revolving	0.83	0.00	0.00	0.11	0.55	1.24	3.09	3.45	82
Closed-End	0.83	0.00	0.02	0.18	0.63	1.23	2.78	4.21	88
Commercial Real Estate Loans	1.81	0.00	0.00	0.54	1.38	2.53	6.08	6.83	88
Construction and Land Dev	5.31	0.00	0.00	0.92	3.12	7.37	19.33	27.65	88
Multifamily	1.18	0.00	0.00	0.00	0.23	1.93	5.15	6.97	85
Nonfarm Nonresidential	0.81	0.00	0.00	0.14	0.50	1.35	2.49	3.50	88
RE Loans Secured by Farmland	0.37	-0.03	-0.00	0.00	0.00	0.23	1.65	4.00	77
Commercial and Industrial Loans	1.45	0.00	0.17	0.54	1.17	2.12	3.14	3.83	88
Loans to Depository Institutions	-0.03	-0.57	-0.05	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	1.96	0.46	0.50	0.90	1.41	2.47	4.20	11.53	84
Credit Card Loans	4.31	0.00	0.00	0.00	3.22	5.79	14.06	24.46	44
Agricultural Loans	0.17	-0.08	-0.01	0.00	0.00	0.00	0.58	3.63	69
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.97	-0.01	0.00	0.00	0.11	0.74	5.27	9.98	87

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.09	0.22	0.33	0.58	0.86	1.32	2.35	2.91	88
90+ Days PD Loans and Leases	0.33	0.00	0.00	0.01	0.07	0.32	1.40	4.71	88
Nonaccrual Loans and Leases	3.46	0.31	0.94	1.63	2.58	4.47	8.85	11.10	88
90+ Days PD and Nonaccrual Loans and Leases	3.99	0.61	1.10	1.90	3.21	5.53	8.99	11.41	88
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.16	0.17	88
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	88
Nonaccrual Restructured	0.48	0.00	0.00	0.01	0.34	0.78	1.66	2.13	88
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.09	0.22	0.33	0.58	0.86	1.32	2.35	2.91	88
90+ Days Past Due Assets	0.33	0.00	0.00	0.01	0.07	0.32	1.40	4.71	88
Nonaccrual Assets	3.47	0.31	0.94	1.72	2.60	4.47	8.85	11.11	88
30+ Days PD & Nonaccrual Assets	5.19	1.13	1.59	2.58	4.26	6.55	11.81	14.33	88
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	2.50	0.39	0.58	1.05	2.09	3.44	5.53	6.72	88
90+ PD & Nonaccrual Assets + OREO	3.38	0.48	0.82	1.45	2.86	5.19	7.39	8.20	88
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	3.56	0.44	0.97	1.76	2.81	4.78	8.70	9.26	88
Allowance for Loan & Lease Losses	251.46	59.98	101.69	143.45	194.90	314.63	587.56	901.65	88
Equity Cap + ALLL	30.60	3.49	7.73	14.01	23.91	42.03	68.59	112.95	87
Tier 1 Cap + ALLL	33.26	4.67	8.50	16.02	25.80	45.05	83.04	104.03	88
Loans & Leases + RE Acquired	5.58	0.82	1.66	2.66	4.38	7.24	13.64	16.44	88

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	1.14	0.28	0.35	0.56	0.89	1.70	2.37	2.89	88
	- 90+ Days Past Due	0.37	0.00	0.00	0.00	0.05	0.36	1.45	5.00	88
	- Nonaccrual	4.07	0.40	1.11	1.93	2.93	5.31	11.42	12.69	88
Coml & Indl	- 30-89 Days PD	0.75	0.01	0.09	0.28	0.59	1.13	1.74	3.12	88
	- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.01	0.11	0.69	2.45	88
	- Nonaccrual	2.04	0.08	0.30	0.85	1.78	2.88	4.62	7.28	88
Individuals	- 30-89 Days PD	1.65	0.12	0.37	0.81	1.38	2.35	3.46	5.90	88
	- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.04	0.25	0.68	2.01	88
	- Nonaccrual	0.47	0.00	0.00	0.08	0.29	0.71	1.39	3.13	88
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	19
Agricultural	- 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.16	1.08	1.97	69
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.70	69
	- Nonaccrual	0.45	0.00	0.00	0.00	0.00	0.72	2.19	4.37	69
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&LS	- 30-89 Days PD	0.61	0.00	0.00	0.00	0.09	0.62	2.48	8.48	87
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.22	2.01	87
	- Nonaccrual	1.45	0.00	0.00	0.00	0.02	1.27	8.90	18.11	87
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.44	0.29	0.46	0.75	1.30	1.76	3.15	4.09	88
	- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.08	0.53	1.48	3.67	88
	- Nonaccrual	2.56	0.17	0.51	1.07	1.90	3.67	6.55	9.03	88
Revolving	- 30-89 Days PD	0.73	0.00	0.01	0.23	0.52	1.00	2.01	4.88	82
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.15	0.55	1.08	82
	- Nonaccrual	1.13	0.00	0.00	0.19	0.76	1.81	4.42	5.88	82
Closed-End	- 30-89 Days PD	1.61	0.34	0.44	0.74	1.42	2.05	3.55	4.56	88
	- 90+ Days Past Due	0.39	0.00	0.00	0.00	0.08	0.54	1.51	4.09	88
	- Nonaccrual	2.89	0.19	0.51	1.23	2.04	4.50	7.71	8.52	88
	- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.01	0.08	0.16	0.35	0.59	88
	- Jr Lien 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.21	88
	- Jr Lien Nonaccrual	0.21	0.00	0.00	0.03	0.10	0.32	0.73	1.23	88
Commercial RE	- 30-89 Days PD	0.98	0.11	0.15	0.30	0.67	1.54	2.49	2.96	88
	- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.01	0.16	1.61	4.95	88
	- Nonaccrual	4.73	0.27	1.04	2.07	3.90	5.99	11.90	16.57	88
Const & Dev	- 30-89 Days PD	1.22	0.00	0.00	0.05	0.90	1.99	4.47	5.49	88
	- 90+ Days Past Due	0.68	0.00	0.00	0.00	0.00	0.25	4.21	8.91	88
	- Nonaccrual	12.15	0.11	1.36	4.27	8.68	16.86	31.06	49.46	88
Multifamily	- 30-89 Days PD	0.71	0.00	0.00	0.00	0.12	1.28	3.08	5.85	85
	- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.00	0.00	2.17	3.95	85
	- Nonaccrual	3.23	0.00	0.00	0.31	2.42	5.04	9.84	15.46	85
Nonfarm Nres-	- 30-89 Days PD	0.80	0.06	0.12	0.27	0.56	1.18	2.05	3.04	88
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.07	0.81	1.90	88
	- Nonaccrual	2.56	0.04	0.53	1.23	1.97	3.38	6.24	8.69	88
Farmland	- 30-89 Days PD	0.62	0.00	0.00	0.00	0.19	0.78	2.35	3.39	77
	- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.00	0.00	1.02	3.27	77
	- Nonaccrual	2.20	0.00	0.00	0.00	1.04	3.61	6.86	13.26	77
Credit Card	- 30-89 Days PD	1.11	0.00	0.00	0.00	0.74	2.21	3.25	4.32	44
	- 90+ Days Past Due	0.38	0.00	0.00	0.00	0.00	0.71	1.42	2.45	44
	- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.24	2.82	44

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.38	3.92	6.63	8.35	9.53	10.58	11.84	12.20	88
Tier 1 RBC Ratio	13.89	6.18	9.24	12.10	13.57	16.02	18.28	22.49	88
Total Risk-Based Capital Ratio	15.53	9.53	11.89	13.65	15.17	17.39	19.55	23.24	88
Tangible Tier 1 Leverage Ratio	9.27	3.64	6.58	8.18	9.45	10.57	11.83	12.10	88
Tangible Common Eq Cap/Tan Assets	7.79	1.52	4.67	6.03	8.04	9.29	10.40	12.17	88
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.82	4.11	5.89	8.50	12.37	16.68	20.31	22.46	88
Standby Letters of Credit	0.84	0.07	0.16	0.33	0.65	1.36	1.85	2.48	88
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.02	0.17	0.33	88
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.82	0.00	0.00	0.30	1.83	6.86	21.13	26.73	88
Interest Rate Contracts	4.12	0.00	0.00	0.23	1.73	6.37	14.19	25.99	88
Interest Rate Futures & Forward Contr	0.41	0.00	0.00	0.00	0.00	0.70	1.52	3.04	88
Written Options Contr (Int Rate)	0.36	0.00	0.00	0.00	0.12	0.70	1.41	1.73	88
Purchased Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.50	0.91	88
Interest Rate Swaps	2.76	0.00	0.00	0.00	0.34	4.29	13.44	20.46	88
Foreign Exchange Contracts	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.54	88
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	88
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.37	88
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	88
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	88
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.07	6.04	9.10	14.39	19.13	24.97	31.87	34.14	88

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.68	40.91	90.16	99.98	100.00	100.00	100.00	100.00	73
Foreign Exchange Contracts	1.18	0.00	0.00	0.00	0.00	0.00	3.32	24.83	73
Equity, Comm, & Other Contracts	0.37	0.00	0.00	0.00	0.00	0.00	0.23	8.07	73
Futures and Forwards	22.02	0.00	0.00	0.00	6.32	46.49	71.48	78.18	73
Written Options	19.18	0.00	0.00	0.00	10.74	37.35	59.74	98.07	73
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	73
Over-The-Counter	18.86	0.00	0.00	0.00	10.74	37.35	59.74	98.07	73
Purchased Options	1.99	0.00	0.00	0.00	0.00	0.44	10.77	21.35	73
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Over-The-Counter	1.75	0.00	0.00	0.00	0.00	0.24	10.23	21.35	73
Swaps	48.02	0.00	0.00	0.00	37.72	94.36	100.00	100.00	73
Held for Trading	23.80	0.00	0.00	0.00	0.00	45.07	100.00	100.00	73
Interest Rate Contracts	21.26	0.00	0.00	0.00	0.00	18.61	99.08	100.00	73
Foreign Exchange Contracts	0.15	0.00	0.00	0.00	0.00	0.00	0.00	4.33	73
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	73
Non-Traded	76.19	0.00	0.00	45.63	100.00	100.00	100.00	100.00	73
Interest Rate Contracts	73.27	0.00	0.00	39.53	100.00	100.00	100.00	100.00	73
Foreign Exchange Contracts	0.13	0.00	0.00	0.00	0.00	0.00	0.09	3.19	73
Equity, Comm, & Other Contracts	0.13	0.00	0.00	0.00	0.00	0.00	0.00	3.34	73
Deriv Contr (Excl Fut & FX LE 14 Days)	73.89	0.00	11.90	51.23	76.92	97.38	100.00	100.00	73
One Year or Less	25.52	0.00	0.00	2.15	18.44	47.73	66.94	81.41	73
Over 1 Year to 5 Years	19.11	0.00	0.00	0.00	9.52	41.19	59.84	75.93	73
Over 5 Years	15.98	0.00	0.00	0.00	2.24	31.07	60.05	79.46	73
Gross Negative Fair Value (Abs Val)	1.89	0.00	0.00	0.53	1.49	2.82	4.59	6.65	73
Gross Positive Fair Value	1.49	0.00	0.00	0.48	1.21	2.42	4.15	4.94	73
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	88
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.05	88
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	88
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	88
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	88
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.09	0.00	0.00	0.00	0.00	0.16	0.42	0.63	88

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	88
Ins Under Assets(P/C)/Tot Ins Und Ast	30.80	0.00	0.00	0.00	0.00	54.04	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	69.19	0.00	0.00	0.00	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Ins Activities Revenue/Adj Oper Inc	0.78	0.00	0.00	0.00	0.12	0.98	3.80	5.67	88
Premium Inc/Ins Activities Revenue	0.51	0.00	0.00	0.00	0.00	0.00	2.72	12.45	67
Credit Rel Prem Inc/Tot Prem Inc	61.47	0.00	0.00	0.00	76.65	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	38.52	0.00	0.00	0.00	0.00	86.67	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.35	88
Ins Net Inc (P/C)/Equity (P/C)	11.47	1.74	1.74	1.74	5.66	12.96	19.05	21.07	3
Ins Net Inc (L/H)/Equity (L/H)	4.19	-1.76	-1.76	-0.97	2.26	3.15	9.11	12.09	5
Insur Ben, Losses, Exp/Insur Premiums	103.34	0.00	0.00	32.91	67.54	127.23	166.66	249.56	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	5.17	0.00	0.00	0.00	0.00	0.00	12.42	16.56	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	7.34	0.00	0.00	0.00	0.00	1.90	18.47	31.11	7
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
CSV Life Insurance/Tier 1 Cap + ALLL	9.08	0.00	0.00	0.92	9.66	15.72	20.00	22.14	88
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.16	0.00	0.00	0.00	0.00	0.00	1.08	1.90	30
Cost: Interest-Bearing Deposits	0.55	0.13	0.13	0.40	0.44	0.58	0.78	0.99	9
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.49	0.03	0.03	0.03	0.42	0.73	0.75	0.75	4
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
<b>GROWTH RATES:</b>									
Net Loans and Leases	17.83	-100.00	-99.93	-8.97	2.99	21.29	123.75	354.71	28
Total Selected Assets	38.26	-100.00	-100.00	-36.74	-1.45	23.19	298.62	603.44	31
Deposits	-25.11	-100.00	-100.00	-37.74	-21.80	-8.68	5.39	12.44	8





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	115.15	5.49	30.64	66.38	92.19	121.66	194.88	550.99	47
Dividends Paid/Net Income	36.01	0.00	0.00	9.73	41.80	57.03	75.53	89.77	70
Net Income - Dividends/Avg Equity	-0.75	-58.18	-34.60	0.34	3.42	6.07	8.14	11.78	88
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	71.67	0.00	0.00	0.00	72.20	126.09	225.04	281.87	70
Dividends From Nonbank Subs	2.83	0.00	0.00	0.00	0.00	3.07	13.31	24.04	70
Dividends From Subsidiary BHCs	3.15	0.00	0.00	0.00	0.00	0.00	0.00	105.60	70
Dividends From All Subsidiaries	90.52	0.00	0.00	1.56	97.65	141.58	246.13	309.25	70
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.39	0.00	0.00	0.00	22.96	60.70	85.03	106.95	64
Interest Income From Bank Subs	0.26	0.00	0.00	0.00	0.00	0.19	1.01	4.91	64
Mgt & Service Fees From Bank Subs	4.15	0.00	0.00	0.00	0.00	0.00	19.51	75.58	64
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	64
Operating Income From Bank Subs	41.72	0.00	0.00	0.40	42.09	79.26	109.34	139.67	64
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	47.67	0.00	0.00	0.00	34.97	100.00	107.95	113.39	49
Interest Income From Nonbank Subs	1.97	0.00	0.00	0.00	0.00	0.00	3.00	41.95	49
Mgt & Serv Fees From Nonbank Subs	4.10	0.00	0.00	0.00	0.00	0.00	22.15	58.53	49
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Operating Inc From Nonbank Subs	56.31	0.00	0.00	0.90	55.90	100.00	120.01	164.73	49
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	27.78	0.00	0.00	0.00	0.00	48.73	76.91	79.79	10
Interest Inc From Subsidiary BHCs	2.26	0.00	0.00	0.00	0.00	0.00	0.60	11.32	10
Mgt & Serv Fees From Sub BHCs	2.88	0.00	0.00	0.00	0.00	1.85	10.63	12.56	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	32.93	0.00	0.00	0.00	20.75	50.88	87.54	92.36	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	39.99	0.00	0.00	0.00	7.21	94.26	99.71	100.00	84
Interest Income From Bank Subs	3.54	0.00	0.00	0.00	0.00	0.49	12.98	66.95	84
Mgt & Serv Fees From Bank Subs	8.62	0.00	0.00	0.00	0.00	6.67	60.05	82.22	84
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	84
Operating Income From Bank Subs	61.29	0.00	0.00	0.27	89.74	98.37	99.93	100.00	84
Dividends From Nonbank Subs	2.18	0.00	0.00	0.00	0.00	2.32	10.67	32.87	84
Interest Income From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.14	6.53	84
Mgt & Serv Fees From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.32	1.95	84
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Inc From Nonbank Subs	4.82	0.00	0.00	0.00	0.15	3.48	25.86	53.91	84
Dividends From Subsidiary BHCs	0.19	0.00	0.00	0.00	0.00	0.00	0.00	12.18	84
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Income From Sub BHCs	1.04	0.00	0.00	0.00	0.00	0.00	0.00	47.29	84
Loans and Adv From Subs/ST Debt	1894.81	0.00	0.00	0.00	333.06	1562.59	2051.96	7067.34	11
Loans and Adv From Subs/Total Debt	594.62	0.00	0.00	50.76	172.91	605.73	2247.57	2534.91	34

BHCPR Reporters for Quarter Ending 12/31/2010  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2010 and Other Notes
3446412	6,660,143	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	5,060,249	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,212,773	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,273,659	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,406,082	BANNER CORPORATION	WALLA WALLA, WA	
2947435	4,833,090	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,955,211	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1201671	3,057,983	BTC FINANCIAL CORPORATION	DES MOINES, IA	Moved from Peer 3
1247334	3,540,183	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	9,584,080	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	3,938,051	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	5,246,209	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1205688	9,965,752	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	Moved from Peer 1
3762457	4,036,160	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	4,256,402	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	5,444,506	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,355,872	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,436,721	CVB FINANCIAL CORP.	ONTARIO, CA	
2894230	9,319,216	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,646,354	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
1427239	7,568,848	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8,959,915	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,280,029	FIRST BANCORP	TROY, NC	
1118797	7,369,026	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,605,003	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,418,985	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,812,842	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,250,225	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,776,367	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	7,498,607	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,170,848	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,147,127	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,831,637	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	3,621,387	FIRST SECURITY BANCORP	SEARCY, AR	
2003975	6,759,287	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,413,389	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1086533	8,154,414	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1206546	3,999,455	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	3,762,646	HOMER BANCSHARES, INC.	CONWAY, AR	
1136803	4,695,738	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	3,716,218	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	9,581,998	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1490701	5,354,100	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1135972	6,488,160	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3142349	3,052,295	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	Moved from Peer 3
3932072	4,032,271	MIDDLESEX BANCORP MHC	NATICK, MA	
3719965	8,254,533	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	8,844,620	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
3973888	5,133,091	NBH HOLDINGS CORP.	BOSTON, MA	New Y-9C/BHCPR reporter
1139279	5,338,856	NBT BANCORP INC.	NORWICH, NY	
3214095	9,031,577	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	

BHCPR Reporters for Quarter Ending 12/31/2010  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2010 and Other Notes
4160939	3,494,573	NORTH AMERICAN FINANCIAL HOLDI	CHARLOTTE, NC	
1136661	3,648,590	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	7,264,388	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	7,312,777	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	6,085,548	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,534,431	PACWEST BANCORP	LOS ANGELES, CA	
1142336	7,298,377	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	6,040,393	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,909,004	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	5,316,654	PLAINSCAPITAL CORPORATION	DALLAS, TX	
1109599	9,482,566	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	6,824,528	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	4,297,327	RENASANT CORPORATION	TUPELO, MS	
1097025	3,622,703	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,117,900	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,519,388	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,868,112	SANTANDER BANCORP	GUAYNABO, PR	
1133437	3,595,000	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,316,432	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	3,991,285	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	5,193,749	STERLING BANCSHARES, INC.	HOUSTON, TX	
3152245	9,517,801	STERLING FINANCIAL CORPORATION	SPOKANE, WA	Moved from Peer 1
1139242	3,417,546	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,493,454	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	6,446,179	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,260,343	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1079562	9,553,902	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	3,839,473	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	7,155,656	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,443,196	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,235,293	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	3,977,742	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,364,671	WESBANCO, INC.	WHEELING, WV	
1025541	4,933,518	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	6,193,883	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,377,664	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,446,142	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 88 bank holding companies.